

**INTERVIEWER INSTRUCTIONS: POINT TO LISTINGS ON COMPUTER SCREEN IN THE ORDER MARKED ON PREVIOUS PAGE AND ASK Q.2 FOR EACH CORRESPONDING TO THE LABELING ON THE PREVIOUS PAGE (A, B, C, ETC). WRITE IN THE NAME OF THE LINK IN THE LEFT-HAND BOX.**

2. Why would you click on this listing? (RECORD RESPONSE VERBATIM.)

(12-13)	<b>LISTING A</b>  <u>(write 1<sup>st</sup> link name from Q.1)</u>	(14-18)
(19-20)	<b>LISTING B</b>  <u>(write 2<sup>nd</sup> link name from Q.1)</u>	(21-25)
(26-27)	<b>LISTING C</b>  <u>(write 3<sup>rd</sup> link name from Q.1)</u>	(28-32)
(33-34)	<b>LISTING D</b>  <u>(write 4<sup>th</sup> link name from Q.1)</u>	(35-39)
(40-41)	<b>LISTING E</b>  <u>(write 5<sup>th</sup> link name from Q.1)</u>	(42-46)

- (47) 3. If you have an opinion, do you or don't you think there are other listings on this screen that you would be likely to click on if you wanted to submit an application to CHECK N GO.

1	DO THINK THERE ARE OTHER LISTINGS WOULD CLICK ON	(GO TO Q4)
2	DON'T THINK THERE ARE OTHER LISTINGS WOULD CLICK ON	(GO TO Q6)
3	DON'T KNOW OR NO OPINION	(GO TO Q6)

4. What other listing or listings on this screen would you be likely to click on if you wanted to submit an application to CHECK N GO.  
Please point to the listing or listings you would be likely to click on.

(INTERVIEWER: CIRCLE ON THE NEXT PAGE ALL THE LISTINGS ON WHICH RESPONDENT WOULD CLICK. IF MORE THAN ONE LISTING MENTIONED, DESIGNATE EACH A, B, C, ETC. IN THE ORDER THEY ARE MENTIONED [A=1<sup>ST</sup>, B=2<sup>ND</sup>, ETC.] )

**Q.4 Circle and Write A, B C, D & E for sites referenced, IN ORDER MENTIONED****New Penny Stock Soaring**

Sponsored Links

[PennyStockRadar.com](#) Ground Floor Investors Cash In Big Unknown Stock Worth Billions**Life Insurance Quotes**[www.IntelliQuote.com](#) Compare Up To 250 Insurers & Save - Get Instant Quotes & Apply Online!**Cash Advance - Payday Loan - Fast Cash**

Cash Advance - Payday Loan - Fast Cash - learn how from ChecknGo.

[www.checkngo.com/](#) - 9k - Cached - Similar pages[Quick Cash - Payday Loan - Cash Advance](#)[Payday Loan - Cash Advance - Fast Cash Loan](#)[More results from www.checkngo.com »](#)

Sponsored Links

**INVESTools**Learn the 5-Step Formula and learn to trade **sticks** with confidence..[www.investools.com](#)**Check 'n Go**The success that **Check 'n Go** has enjoyed in the last decade is the result of our ability to provide fast, convenient and simple access to a cash advance. ...[www.careerbuilder.com/JobSeeker/Companies/ CompanyDetails.aspx?](#)[IPath=JR&hhname=checkngo](#) - 27k - Cached - Similar pages**Hot Penny Stocks Featured**Fractured Penny Stock Research, Tips 800% Profit Potential. Buy GTXC Now! [rgentStockPicks.Com](#)**Job Search Results on CareerBuilder.com**At **Check 'n Go**, We understand short-term financial needs and what they can do...Get More In A Career At **Check 'n Go** **Check 'n Go** has been a leader in the ...[www.careerbuilder.com/JobSeeker/Jobs/ JobResults.aspx?ncc=](#)[%5E%22Check+'n+Go%22%24&IPath=JR](#) - 115k - Cached - Similar pages**life insurance**Term **Life** Policy Can Pay You Back?Ask bout Return Of Premium **Life**.[www.lnsWeb.com](#)**Jackson vs. Check-N-Go of Il**OPINION: The plaintiff sued **Check 'N Go** for failure to disclose a security interest in a postdated **check** as required by the Truth in Lending Act, ...[www.edcombs.com/CM/Opinions/opinions73.asp](#) - 26k - Cached - Similar pages**Compare Life Insurance**

Compare rates from top companies

Save up to 70% on **life insurance**.[www.insurance.com](#)**Adele M. Van Jackson, etc v. Check 'N Go of Illinois, Inc**The plaintiffs took out "payday loans" from **Check n' Go** of Illinois. Payday loans are short term loans at very high interest rates--here, up to 521.43% ...[www.edcombs.com/CM/Opinions/opinions90.asp](#) - 45k - Cached - Similar pages**Search Bond Inventories**Search Over 10.000 **Bonds**.

No Password Required

[www.ZionsDirect.com](#)**Check 'n Go - Finance & Professional - Detroit, MI, 48209-2117 ...**Come to Citysearch to get information, directions, and reviews on **Check 'n Go** and other yp listings in Detroit.[detroit.citysearch.com/profile/ 36328835/detroit\\_mi/check\\_n\\_go.html](#) - 61 k - Cached - Similar pages**Get Rich on Penny stocks**Get in on penny **stocks** before they are hyped and promoted. Free Info [www.gope n nystock.com](#)**Check 'n Go - Finance & Professional - Detroit, MI, 48207-4220 ...**Come to Citysearch to get information, directions, and reviews on **Check 'n Go** and other yp listings in Detroit.[detroit.citysearch.com/profile/ 5224665/detroit\\_mi/check\\_n\\_go.html](#) - 61 k - Cached - Similar pages**Buying Life Insurance?**Compare 1000's of plans instantly! Free **Insurance** Quotes within 7 secs![www.WholesaleInsurance.net](#)**Life Insurance: No Exams**

Up to \$150,000 Coverage in 10 mins.

No Agents, No exams - Qualify now. [secure.americanlifeny.com](#)**All check n go jobs | Indeed.com****Check 'n Go**, Inc. has moved steadily forward since we opened our first location... Get More In A Career At **Check n Go** **Check n Go** has been a leader in the...[www.indeed.com/jobs/q=company%3A%22Check+'n+Go22&I=](#) - 26k - Cached - Similar pagesMore Sponsored Links »**Julie at Check N Go in Petaluma**Julie at **Check N Go** in Petaluma last modified: Wed, 19 Oct 17:26 PDT. please flag with care: [miscategorized] [prohibited] [spam] [discussion] [best of] ...[www.craigslist.org/nby/mis/105304886.html](#) Similar pages**WANTED - Check-n-Go Robbery 4/16/2003**WHICH OCCURRED ON 4-16-2003, 01:39 PM, AT THE **CHECK N GO**, LOCATED AT 9405 COLERAIN AVE. IN COLERAIN TOWNSHIP. WANTED IS A MALE BLACK, MID 20'S, 5'5" TALL, ... [www.hcso.org/PublicServices/](#)[Wanted/20030416ChecknGo.shtm](#) - 3k - Cached - Similar pages

**INTERVIEWER INSTRUCTIONS: POINT TO LISTINGS ON COMPUTER SCREEN IN THE ORDER MARKED ON PREVIOUS PAGE AND ASK Q.5 FOR EACH CORRESPONDING TO THE LABELING ON THE PREVIOUS PAGE (A, B, C, ETC). WRITE IN THE NAME OF THE LINK IN THE LEFT-HAND BOX.**

5. Why would you click on this listing? (RECORD RESPONSE VERBATIM.)

(48-49)	<b>LISTING A</b>  _____ (write 1 <sup>st</sup> link name from Q.4)	(50-54)
(55-56)	<b>LISTING B</b>  _____ (write 2 <sup>nd</sup> link name from Q.4)	(57-61)
(62-63)	<b>LISTING C</b>  _____ (write 3 <sup>rd</sup> link name from Q.4)	(64-68)
(69-70)	<b>LISTING D</b>  _____ (write 4 <sup>th</sup> link name from Q.4)	(71-75)
(11-12)	<b>LISTING E</b>  _____ (write 5 <sup>th</sup> link name from Q.4)	(13-17)



IF RESPONDENT HAS ALREADY POINTED TO "INVESTools" LISTING AT TOP OF PAGE IN Q1 OR Q4, GO TO Q10							
Q.6		Q.7		Q.8		Q.9	
Now, if you clicked on this listing (POINT TO LISTING TOP OF PAGE "INVESTools") what company or companies' websites would you expect to go to? (RECORD RESPONSE VERBATIM.)	(FOR EACH COMPANY MENTIONED) If you have an opinion, do you or don't you think that (COMPANY MENTIONED) is associated or connected with any other company or companies? (If do, continue →)	What company or companies do you think it is associated or connected with? (RECORD EACH COMPANY MENTIONED ON A SEPARATE LINE BELOW.)	FOR EACH COMPANY MENTIONED, ASK:  Why do you say that it is associated or connected with (COMPANY MENTIONED)?				
1. (18-19) (20-21)	(22) <input type="checkbox"/> Do think it is associated/connected →  <input type="checkbox"/> Don't think it is assoc./connected <input type="checkbox"/> Don't know/No opinion ↓	(23-24) 1. → (30-31) 2. → (37-38) 3. →	(25-29) (32-36) (39-43)				
2. (44-45) (46-47)	(48) <input type="checkbox"/> Do think it is associated/connected →  <input type="checkbox"/> Don't think it is assoc./connected <input type="checkbox"/> Don't know/No opinion ↓	(49-50) 1. → (56-59) 2. → (63-64) 3. →	(51-55) (58-62) (65-69)				
3. (11-12) (13-14)	(15) <input type="checkbox"/> Do think it is associated/connected →  <input type="checkbox"/> Don't think it is assoc./connected <input type="checkbox"/> Don't know/No opinion ↓	(16-17) 1. → (23-24) 2. → (30-31) 3. →	(18-22) (25-29) (32-36)				
4. (37-38) (39-40)	(41) <input type="checkbox"/> Do think it is associated/connected →  <input type="checkbox"/> Don't think it is assoc./connected <input type="checkbox"/> Don't know/No opinion ↓	(42-43) 1. → (49-50) 2. → (56-57) 3. →	(44-48) (51-55) (58-62)				
<input type="checkbox"/> 8 DON'T KNOW OR NO OPINION, → GO TO Q10				(63)			

10. Each interview that is conducted must be validated by telephone. So that my supervisor may verify that I conducted this interview, would you please complete the information below?

**RESPONDENT CERTIFICATION**

Print name:	
Signature:	
Best Day & Time to Call:	
Telephone number:	
Address, City, State, Zip	

**INTERVIEWER CERTIFICATION**

- ☐ Interviewer verify information with respondent against ID

**INTERVIEWER: PLEASE COMPLETE INFORMATION BELOW.**

I certify that I conducted this interview in accordance with the instructions that I received from my supervisor.

Interviewer (Print Name):	
Interviewer's Signature:	
Date & time of Interview:	

(64-69)



**TAB E**



1/26/2006 1:03:00 PM

Briefing Instructions2

Job #E1489

Jan -- Feb, 2006

## COMPUTER SURVEY INSTRUCTIONS

### CONTACTS:

Katie Lynch (484-840-4359) [klynch@icrsurvey.com](mailto:klynch@icrsurvey.com)  
 Trudy Fula (484-840-4435) [tfula@icrsurvey.com](mailto:tfula@icrsurvey.com)  
 Deb Winneberger (484-840-4376) [dwinneberger@icrsurvey.com](mailto:dwinneberger@icrsurvey.com)

**FIELD DATES:** Starting date = 1/27. End date TBD from mall sites

### There are 4 Versions of the questionnaire:

1. G1 (GREEN surveys)
2. G2 (GREEN surveys)
3. V1 (VIOLET surveys)
4. V2 (VIOLET surveys)

**INCENTIVE = \$10.00**

### QUOTAS:

		<u>G1- Green</u>	<u>G2- Green</u>	<u>V1- Violet</u>	<u>V2- Violet</u>	<u>Total</u>
Riverside	CA	8	9	9	9	35
Tracy	CA	7	6	6	6	25
Port Richey	FL	7	7	8	8	30
Taylor	MI	9	9	8	8	34
Akron	OH	8	8	7	7	30
Tulsa	OK	7	7	8	8	30
Hurst	TX	7	7	7	7	28
Lewisville	TX	7	7	7	7	28
Woodbridge	VA	8	8	7	7	30
Lincolnwood	IL	7	7	8	8	30
<b>Total</b>		<b>75</b>	<b>75</b>	<b>75</b>	<b>75</b>	<b>300</b>



**DAILY TALLIES:** FOR THE FIRST WEEK THIS STUDY REQUIRES YOU TO UPDATE ICR DAILY, after that weekly will be fine until completion. Please fill out the accompanying Tally Sheet daily and either fax to 484-840-4599 or email to [tfula@icrsurvey.com](mailto:tfula@icrsurvey.com) every morning before start of shift including completes and terminates from the previous day appended.

**SHIPMENTS:**

Please send questionnaires and associated screeners back to ICR across three shipments. When shipping questionnaires, please ship ALL completed interviews you have up to that point. Do not ship if there are no completed interviews by the first date.

- **1<sup>st</sup> Shipment** = Monday January 30<sup>th</sup>, for delivery Tuesday 1/31
- **2<sup>nd</sup> Shipment** = TBD
- **Final Shipment** = TBD

**FINAL SHIPMENT OF QN'S:** The final date is to be determined, but you may interview on that date so long as materials are shipped out in time for delivery to ICR the next morning. Please use the included Fed-Ex airbills and ICR Transmittal forms when shipping to ICR. In final shipment include:

- All completed questionnaires, stapled to associated screener
- Any screeners that include terminate tallies

Do not include unused screeners and questionnaires and the 2 CD-ROMs, in case you will need to replace any surveys that do not validate. We are validating 100% of the surveys through a 3<sup>rd</sup> party vendor.

**Validation Forms:** Please FAX the completed validation forms at the end of every day. Be sure to start new sheets each day that do not include respondents from previous days listed on it. Be very clear and precise in recording this information. **We will be validating 100% of all surveys.**

## SCREENING

TARGET RESPONDENTS THAT LOOK TO BE AT LEAST 18 YEARS OF AGE  
WHEN SCREENING, **MUST** KEEP TERMINATION TALLIES FOR **EACH** TERMINATE  
TO QUALIFY

- A. Must circle 2 - Google
- B. Must have purchased/applied or intend to - PAYDAY LOAN OR CASH ADVANCE
- C. Must use internet to search for information about PAYDAY LOANS OR CASH ADVANCE Companies
- E. Must consider CHECK N GO for a PAYDAY LOAN OR CASH ADVANCE
- G. Respondent/Family members must NOT work for any of the companies listed
- H. Must not have participated in a marketing research survey in past 3 months
- I. Must be at least 18 years of age
- J. Must answer question (not a don't know)
- K. If wears glasses/contacts for computer, must have with them
- L. Must be willing to participate

## INTERVIEWING ROOM

### **SET UP:**

**IMPORTANT - IN ORDER TO AVOID MIXING UP DISKS; HAVE APPROPRIATE DISK AND QUESTIONNAIRE READY IN ROOM BY COMPUTER. LEAVE QUESTIONNAIRE FACE DOWN ALONG WITH DISK. BEFORE GOING OUT TO FLOOR - CHECK THAT THE COLOR OF THE QUESTIONNAIRE MATCHES THE COLOR WRITTEN ON THE DISK.**

Each room must have each of the following available at the start of each interview for each respondent:

1. Computer booted up and running
2. Questionnaire with color matching CD-ROM Disk
3. CD-Rom Disk with color matching questionnaire

**IMPORTANT! CD-ROM IS NOT TO BE INSERTED INTO THE COMPUTER'S**

**HARDDRIVE PRIOR TO ENTERING THE ROOM WITH THE RESPONDENT.**

## INTERVIEW

### PLEASE BE SURE TO USE PENCIL

There are two versions of the main survey for each color disk. The only difference is the site you point to at question 6. However, if the respondent mentions this site in any previous questions, then this question series (Q.6 through 9) is skipped.

Once the respondent is brought to the interviewing room, pick up questionnaire and disk. Again, double check that the color matches both the questionnaire and the disk.

Insert the disk into the CD-Rom drive. The file should automatically load. **BE SURE THE WINDOW IS SET TO MAXIMUM SIZE.**

You may begin reading the instructions to the respondent as you are putting the disk into the computer.

**INTRO** When giving the respondent instructions of typing in CHECK N GO - be sure to read it as written - with spelling the name as C-H-E-C-K space N space G-O - reading each letter as well as the word space.

**Q.1.** Make sure respondent POINTS to the sites on the screen that he or she would go to for a payday loan or cash advance from Check N Go. They may point to more than one.

Clearly circle EACH site mentioned on the following page and if more than one site mentioned - be sure to label them a, b, c, etc. so that question 2 may be tracked to the appropriate listings.

**Q.2** In each box located on the left-hand side (labeled A, B, C, etc.), please also write in the site name under each listing letter so that ICR is clear which site link the respondent is referencing.

**Q.3.** If respondent says he or she doesn't think there are other listings that they would click on, skip to Q.6 (which is the horizontal page).

**Q.4.** Make sure respondent POINTS to the sites on the screen that he or she would go to for a payday loan or cash advance from Check N Go. They may point to more than one.

Clearly circle EACH site mentioned on the following page and if more than one site mentioned - be sure to label them a, b, c, etc. so that question 4 may be tracked to the appropriate listings.

**THEY MUST BE LABELED IN THE ORDER THAT THE RESPONDENT POINTS TO THEM..IN OTHER WORDS THE FIRST ONE POINTED TO IS LABELED 'A', THE SECOND ONE 'B', ETC.**

**IF NO OTHER SITES MENTIONED; SKIP TO Q.6 INSTRUCTIONS**

Q.5. In each box located on the left-hand side (labeled A, B, C, etc.), also write in the site name under each listing letter so that ICR is clear which site link the respondent is referencing.

Q.6. IF RESPONDENT HAS ALREADY POINTED TO IN Q.1 or Q.4:

VG1	<u>Payday Check to Go</u>	TOP LISTING/ LEFT SIDE OF SCREEN
VG2	<u>Payday Loans to \$1,500</u>	TOP LISTING/RIGHT SIDE OF SCREEN
VV1	<u>New Penny Stock Soaring</u>	TOP LISTING/ LEFT SIDE OF SCREEN
VV2	<u>INVESTools</u>	TOP LISTING/RIGHT SIDE OF SCREEN

Then skip all questions 6 through 9 and go right to 10.

IF NOT MENTIONED:

Point to the appropriate site on the computer screen as listed in the questionnaire and read question. Do not by any means show the respondent the page in the questionnaire.  
RECORD VERBATIM RESPONSE. If more than one company mentioned, record each separately in the boxes numbered 1-4.

IF DON'T KNOW – check box at the bottom of the page and SKIP TO Q.10

Ask question 7, 8, and 9 FOR EACH COMPANY MENTIONED in Q.6. If more than one company mentioned, ask Q. 7, 8, and 9 for company #1 first, followed by Q. 7, 8, and 9 for company #2 second, etc. for each company mentioned in Q.6.

- Q.7. If the respondent does not think a company is associated or connected with another company/companies or don't know at Q.7, either:
1. If more than one company listed at Q.6 – skip Q.8 and 9 and ask Q.7 about next company listed at Q.6, or
  2. If no other company listed - Skip to Q.10

Q.8. Again there are multiple lines to record the responses.

Q.9. Here you will record why they say each company mentioned in Q.8 is associated or connected with the company mentioned in Q.6. If need additional room, use arrows to indicate where remainder of response is recorded.

Q.10. This information will be used to validate the interviews. We need to re-contact all respondents for validations.

Ask the respondent to be as specific as possible over the next week for when a good time to contact them would be.

Ask respondent to tell you their name, address and telephone number. Verify the time to contact them. Feel free to ask respondent for a drivers' license to verify name and address.

**WE WILL NOT PAY FOT INTERVIEWS THAT DO NOT VALIDATE. YOU WILL NEED TO REPLACE THEM AT YOUR OWN EXPENSE.**

Thank and give respondent their incentive money.

#### **OTHER DOCUMENTS**

For sending through updates to ICR:

1. Computer Study - Daily Tally Sheet
2. Computer Survey - Validation Sheet

If Faxing: Our number is 484-840-4599

**Daily Tally Sheet** - We need to know how many completes for each version you obtained as well as the number of people who were terminated at each question that day.

**Validation Sheet** - In order to validate the surveys in a timely manner, please send these through each day on separate sheet for each day (unless over a weekend can be combined for Monday morning update). We'll need all information filled out neatly with any additional detail necessary.



**TAB F**

**Survey Version:**

- ☐ VG1  
☐ VG2  
☐ VV1  
☐ VV2



1/26/2006  
E1489\_VALIDATION2  
Job #E1489

**Computer Survey**  
**Validation Questionnaire**

**Market**

- |  |                         |
|--|-------------------------|
| <input type="checkbox"/> Riverside, CA   | The Galleria at Tyler   |
| <input type="checkbox"/> Tracy, CA       | West Valley Mall        |
| <input type="checkbox"/> Port Richey, FL | Gulf View Square Mall   |
| <input type="checkbox"/> Taylor, MI      | Southland Mall          |
| <input type="checkbox"/> Akron, OH       | Rolling Acres Mall      |
| <input type="checkbox"/> Tulsa, OK       | Woodland Hills Mall     |
| <input type="checkbox"/> Hurst, TX       | Northeast Mall          |
| <input type="checkbox"/> Lewisville, TX  | Vista Ridge Mall        |
| <input type="checkbox"/> Woodbridge, VA  | Potomac Mall            |
| <input type="checkbox"/> Lincolnwood, IL | Lincolnwood Town Center |

Date of Interview: \_\_\_\_\_

**ASK FOR PERSON NAMED**

- |   |                         |                     |
|---|-------------------------|---------------------|
| 1 | Person available        | CONTINUE            |
| 2 | Not currently available | SCHEDULE CALLBACK   |
| 3 | No person by that name  | TERMINATE - INVALID |

Hello, I'm \_\_\_\_\_ from \_\_\_\_\_, a nationwide market research organization. I'm calling to ask you about the survey you participated in (MALL CHECKED ABOVE).

1. Did you complete the interview on (DATE)?

1 Yes

2 No TERMINATE - INVALID

2. I would like to ask you just a couple of the questions again. Which, if any, of the following have you purchased or applied for in the past year or intend to purchase or apply for in the next year?

(READ LIST) (CIRCLE ALL THAT APPLY)

Life insurance policy	1	
Payday loan or cash advance	2	CONTINUE
Stock or bonds	3	
(DO NOT READ)		
NONE OF THESE	0	
DON'T KNOW	9	

MUST BE "YES" TO "PAYDAY LOAN OR CASH ADVANCE" IN Q.2 TO CONTINUE. IF OTHER, "NONE" OR "DON'T KNOW," THANK & TERMINATE INVALID

3. Which of the following companies, if any, would you consider using to take out a payday loan or cash advance? (READ LIST) (CIRCLE ALL THAT APPLY)

Advance America	1	
Check into cash	2	
Check n go	3	CONTINUE
(DO NOT READ)		
NONE OF THESE	0	
DON'T KNOW	9	

MUST BE "YES" TO "CHECK N GO" IN Q.3 TO CONTINUE. IF OTHER, "NONE" OR "DON'T KNOW," THANK & TERMINATE INVALID.

4. Finally, did they pay you to complete the interview?

1	Yes	
2	No	SKIP TO Q.6
R	Refused	

5. How much did they pay you to complete the survey? (DO NOT READ)

\_\_\_\_ RECORD AMOUNT  
R Refused

6. Those are all my questions. Have a nice day and thank you again for participating in this research survey.

**TAB G**

**Payday Loans 2006 Study**  
**Study #E1489**

**March 2006**

**T A B L E O F C O N T E N T S**  
**P A G E 1**

TABLE 001	P. 1	Market Base: Past year purchasers/Next year intendents who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies
002	3	Q. A Which, if any, of the following Internet search engines have you used in the past six months? Base: Past year purchasers/Next year intendents who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies
003	4	Q. B Which, if any, of the following have you purchased or applied for in the past year or intend to purchase or apply for in the next year? Base: Past year purchasers/Next year intendents who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies
004	5	Q. C Would you use the Internet to search for information about ....? Base: Past year purchasers/Next year intendents who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies
005	6	Q. D From which of the following companies, if any, would you consider purchasing life insurance? Base: Past year purchasers/Next year intendents who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies
006	7	Q. E Which of the following companies, if any, would you consider using to take out a payday loan or cash advance? Base: Past year purchasers/Next year intendents who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies
007	8	Q. F Which of the following companies, if any, would you consider using to purchase stocks or bonds? Base: Past year purchasers/Next year intendents who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies
008	9	Q. G Do you or does any member of your household work in any of the following? Base: Past year purchasers/Next year intendents who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies
009	10	Q. H Have you participated in any market research survey other than a political poll during the past 3 months? Base: Past year purchasers/Next year intendents who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies
010	11	Q. I Which of these groups include your age? Base: Past year purchasers/Next year intendents who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies
011	12	Q. J Do you usually wear eyeglasses or contact lenses using the computer? Q. K Do you have them with you today? Base: Past year purchasers/Next year intendents who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies



INTERNATIONAL COMMUNICATIONS RESEARCH

**Payday Loans 2006 Study**  
**Study #E1489**

**March 2006**

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TABLE 012	P. 13	Q. 1 If you wanted to apply for a payday loan or a cash advance from Check'n Go, which listing or listings on this page would you be most likely to click on first. Please point to the listing or listings you would be most likely to click on first. (*) 'First' Base: Past year purchasers/Next year intendents who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies
013	17	Q. 1 If you wanted to apply for a payday loan or a cash advance from Check'n Go, which listing or listings on this page would you be most likely to click on first. Please point to the listing or listings you would be most likely to click on first. (*) 'Second' Base: Past year purchasers/Next year intendents who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies
014	22	Q. 1 If you wanted to apply for a payday loan or a cash advance from Check'n Go, which listing or listings on this page would you be most likely to click on first. Please point to the listing or listings you would be most likely to click on first. (*) 'Third' Base: Past year purchasers/Next year intendents who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies
015	26	Q. 1 If you wanted to apply for a payday loan or a cash advance from Check'n Go, which listing or listings on this page would you be most likely to click on first. Please point to the listing or listings you would be most likely to click on first. (*) 'Fourth' Base: Past year purchasers/Next year intendents who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies
016	29	Q. 1 If you wanted to apply for a payday loan or a cash advance from Check'n Go, which listing or listings on this page would you be most likely to click on first. Please point to the listing or listings you would be most likely to click on first. (*) 'Fifth' Base: Past year purchasers/Next year intendents who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies
017	32	Q. 1 If you wanted to apply for a payday loan or a cash advance from Check'n Go, which listing or listings on this page would you be most likely to click on first. Please point to the listing or listings you would be most likely to click on first. (*) 'First Two' Base: Past year purchasers/Next year intendents who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies
018	37	Q. 1 If you wanted to apply for a payday loan or a cash advance from Check'n Go, which listing or listings on this page would you be most likely to click on first. Please point to the listing or listings you would be most likely to click on first. (*) 'First Three' Base: Past year purchasers/Next year intendents who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies



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TABLE 019	P. 42	Q. 1 If you wanted to apply for a payday loan or a cash advance from Check'n Go, which listing or listings on this page would you be most likely to click on first. Please point to the listing or listings you would be most likely to click on first. (*) 'First Four' Base: Past year purchasers/Next year intendents who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies
020	48	Q. 1 If you wanted to apply for a payday loan or a cash advance from Check'n Go, which listing or listings on this page would you be most likely to click on first. Please point to the listing or listings you would be most likely to click on first. (*) 'Total Websites Selected' Base: Past year purchasers/Next year intendents who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies
021	54	Q. 3 If you have an opinion, do you or don't you think there are other listings on this screen that you would be likely to click on if you wanted to submit an application to ....? Base: Past year purchasers/Next year intendents who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies
022	55	Q. 4 What other listing or listings on this screen would you be likely to click on if you wanted to submit an application to Check'n Go. Please point to the listing or listings you would be most likely to click on. (*) 'First Website Selected' Base: Past year purchasers/Next year intendents who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies
023	60	Q. 4 What other listing or listings on this screen would you be likely to click on if you wanted to submit an application to Check'n Go. Please point to the listing or listings you would be most likely to click on. (*) 'Total Websites Selected' Base: Past year purchasers/Next year intendents who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies
024	65	Q. 1/4 Combination Table (*) 'Total Websites Selected (Q1/4)' Base: Past year purchasers/Next year intendents who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies
025	70	Q. 6 Now, if you clicked on this listing 'Payday Check to Go/Payday Loans to \$1,500/New Penny Stock Soaring/INVESTools', what company or companies' websites would you expect to go to? (*) 'Total Websites Selected' Base: Qualified respondents who did not select the given sponsored link at Q.1/4
026	71	Q. 8 What company or companies do you think it is associated or connected with? (*) 'Total Websites Selected' Base: Qualified respondents who gave response of a company's website link (q.6) and said that website was associated or connected with another company(ies) (q.7)
027	72	Q. 6/8 Combination Table Base: Qualified respondents who did not select the given sponsored link at Q.1/4



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TABLE 028	P. 73	Q. 1/4/6/8 Combination Table Base: Past year purchasers/Next year intendders who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies
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TABLE 001  
Market

Base: Past year purchasers/Next year intendders who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies

	Total	Orig- inal	Modi- fied	Web- site	Web- site	Total (Grn) (Vio)
	308	154	154			
	100.0	100.0	100.0			
	%	%	%			
	(B)	(C)				
Riverside, CA	35	17	18			
	11.4	11.0	11.7			
Pracy, CA	25	13	12			
	8.1	8.4	7.8			
Port Richey, FL	30	14	16			
	9.7	9.1	10.4			
Taylor, MI	40	21	19			
	13.0	13.6	12.3			
Akron, OH	30	16	14			
	9.7	10.4	9.1			
Tulsa, OK	31	15	16			
	10.1	9.7	10.4			
Hurst, TX	28	14	14			
	9.1	9.1	9.1			
Lewisville, TX	28	13	15			
	9.1	8.4	9.7			
Woodbridge, VA	31	17	14			
	10.1	11.0	9.1			

(sig=.05) (n\_k) columns tested BC

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TABLE 001 (continued)

Base: Past year purchasers/Next year intendders who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies

	Orig- inal	Modi- fied	Web- site	Web- site	Total (Grn) (Vio)
Lincolnwood, IL	30	14	16	9.1	10.4

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TABLE 002

Q. A Which, if any, of the following Internet search engines have you used in the past six months?  
 Base: Past year purchasers/Next year Intenders who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies

	Orig- inal	Modi- fied	Web- site	Web- site	Total (Grn) (Vio)
	=====	=====	=====	=====	=====
Total	308	154	154		
	100.0	100.0	100.0		
	%	%	%	(B)	(C)
Google	308	154	154		
	100.0	100.0	100.0		
Yahoo	221	113	108		
	71.8	73.4	70.1		
AOL	174	94	80		
	56.5	61.0	51.9		
MSN	123	66	57		
	39.9	42.9	37.0		
Netscape	73	38	35		
	23.7	24.7	22.7		

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Q. B Which, if any, of the following have you purchased or applied for in the past year or intend to purchase or apply for in the next year?  
 Base: Past year purchasers/Next year intendees who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies

TABLE 003

	Orig-inal	Modified	Web-site	Web-site
Total (Grn) (Vio)				
====	====	====	====	====
Total	308	154	154	
	100.0	100.0	100.0	
	%	%	%	
	(B)	(C)		
Payday loan or cash advance	308	154	154	
	100.0	100.0	100.0	
Life insurance policy	138	69	69	
	44.8	44.8	44.8	
Stock or bonds	104	53	51	
	33.8	34.4	33.1	

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Base: Past year purchasers/Next year-intenders who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies

TABLE 004

Q. C Would you use the Internet to search for information about .....?

	Orig- inal	Modi- fied
	Web- site	Web- site
Total (Grn) (Vio)		
====	====	====
Total	308	154
====	====	====
	100.0	100.0
	%	%
	(B)	(C)
Payday loan or cash advance companies	308	154
	100.0	100.0
Life insurance companies	191	92
	62.0	59.7
		64.3
Stockbrokers	140	68
	45.5	44.2
		46.8

-----  
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TABLE 005  
 Q. D From which of the following companies, if any, would you consider purchasing life insurance?  
 Base: Past year purchasers/Next year intendders who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies

	Orig- inal	Modi- fied	Web- site	Web- site	Total (Grn) (Vio)
	308	154	154		
	100.0	100.0	100.0		
	%	%	%	(B)	(C)
Total	308	154	154		
Prudential	161	76	85		
	52.3	49.4	55.2		
New York Life	92	45	47		
	29.9	29.2	30.5		
Guardian	72	38	34		
	23.4	24.7	22.1		
None of these	43	25	18		
	14.0	16.2	11.7		
Don't Know	38	21	17		
	12.3	13.6	11.0		

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 (sig=.05) (n\_k) columns tested BC

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TABLE 006

Q. E Which of the following companies, if any, would you consider using to take out a payday loan or cash advance?  
 Base: Past year purchasers/Next year intendders who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies

	Orig- inal	Modi- fied	Web- Site	Web- Site
Total (Grn) (Vio)	(B)	(C)		
====	====	====	====	====
Total	308	154	154	
====	====	====	====	====
	100.0	100.0	100.0	
	%	%	%	
Check'n Go	308	154	154	
	100.0	100.0	100.0	
Check Into Cash	137	67	70	
	44.5	43.5	45.5	
Advance America	116	63	53	
	37.7	40.9	34.4	

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 (sig=.05) (n\_k) columns tested BC

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TABLE 007

Q. F Which of the following companies, if any, would you consider using to purchase stocks or bonds?  
 Base: Past year purchasers/Next year intendders who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies

	Orig- inal	Modi- fied	Web- site	Total (Grn) (Vio)
	308	154	154	
====	100.0	100.0	100.0	
	%	%	%	
	(B)	(C)		
Ameritrade	106	54	52	
	34.4	35.1	33.8	
Charles Schwab	103	51	52	
	33.4	33.1	33.8	
F.D.Waterhouse	80	35	45	
	26.0	22.7	29.2	
None of these	63	34	29	
	20.5	22.1	18.8	
Don't Know	43	23	20	
	14.0	14.9	13.0	

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 (sig=.05) (n\_k) columns tested BC

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TABLE 008

Q. G Do you or does any member of your household work in any of the following?  
 Base: Past year purchasers/Next year intendees who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies

	Orig- inal	Modi- fied	Web- site	Total (Grn) (Vio)
	308	154	154	
Total	100.0	100.0	100.0	
	%	%	%	
	(B)	(C)		
An advertising agency	-	-	-	
A public relations firm	-	-	-	
An insurance company	-	-	-	
A financial services company	-	-	-	
An Internet company	-	-	-	
None of the above	308	154	154	
	100.0	100.0	100.0	

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TABLE 009

Q. H Have you participated in any market research survey other than a political poll during the past 3 months?  
 Base: Past year purchasers/Next year intendders who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies

	Orig-inal	Modified	Web-site	Web-site
	(Grn)	(Vio)		
Total	308	154	154	
=====	=====	=====	=====	=====
Yes	308	154	154	
No	100.0	100.0	100.0	
Don't Know				

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TABLE 010

Q. I Which of these groups include your age?  
 Base: Past year purchasers/Next year intendders who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies

	Orig- inal	Modi- fied	Web- site	Web- site
Total	(Grn)	(Vio)		
308	154	154		
100.0	100.0	100.0		
	(B)	(C)		
Under 18	-	-	-	-
18 + 39	214	114	100	
	69.5	74.0	64.9	
40 and over	94	40	54	
	30.5	26.0	35.1	
Refused	-	-	-	-

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 (sig=.05) (n\_k) columns tested BC

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TABLE 011

Q. J Do you usually wear eyeglasses or contact lenses using the computer?

Base: Past year purchasers/Next year intendders who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies

	Orig-	Modi	
	inal	ified	
	Web-	Web-	
	site	site	
Total (Grn) (Vio)			
=====	=====	=====	=====
Total	308	154	154
=====	=====	=====	=====
	100.0	100.0	100.0
	%	%	%
	(B)	(C)	
Wear glasses/ contacts and have with	97	41	56
	31.5	26.6	36.4
Do not wear glasses/ contacts	211	113	98
	68.5	73.4	63.6

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TABLE 012

Q. 1 If you wanted to apply for a payday loan or a cash advance from Check'n Go, which listing or listings on this page would you be most likely to click on first. Please point to the listing or listings you would be most likely to click on first.

Base: Past year purchasers/Next year intendders who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies

	Orig- inal	Modi- fied
	Web-	Web-
	site	site
Total (Grn) (Vio)		
=====	=====	=====
Total	308	154
	100.0	100.0
	\$	\$
	(B)	(C)
Non-Sponsored Links	257	112
(Net)	83.4	72.7
		94.2
		B
Cash Advance -		
Payday Loan - Fast		
Cash (checkngo.com)	101	46
	32.8	29.9
		35.7
Check'n Go	143	61
(careerbuilder.com)	46.4	39.6
		53.2
		B
Check'n Go -		
Finance &		
Professional -		
Detroit MI,		
48209-2117		
(detroit.citysearch.com/profile)	5	2
	1.6	1.3
		1.9

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 (sig=.05) (n\_k) columns tested BC

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Q. 1 If you wanted to apply for a payday loan or a cash advance from Check'n Go, which listing or listings on this page would you be most likely to click on first. Please point to the listing or listings you would be most likely to click on first.

Base: Past year purchasers/Next year intendees who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies

Orig- Modi  
 inal ified  
 Web- Web-  
 site site  
 Total (Grn) (Vio)  
 =====

Job Search Results  
 on CareerBuilder.  
 com

(careerbuilder.  
 com) 3 1 2  
 1.0 0.6 1.3

Jackson vs.  
 Check'n Go of Il.  
 (edcombs.com)

2 1 1  
 0.6 0.6 0.6

Adele M.  
 VanJackson, etc  
 vs. Check'n Go of  
 Illinois, Inc.  
 (edcombs.com)

1 - 1  
 0.3 0.6

Check'n Go -

Finance &  
 Professional -

Detroit MI,  
 48207-4220

(detroit.  
 citysearch.com/  
 profile)

1 - 1  
 0.3 0.6

All Check'n Go

1 1 -

Jobs (indeed.com)

0.3 0.6

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 (sig=.05) (n\_k) columns tested BC

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TABLE 012 (continued)

Q. 1 If you wanted to apply for a payday loan or a cash advance from Check'n Go, which listing or listings on this page would you be most likely to click on first. Please point to the listing or listings you would be most likely to click on first.

Base: Past year purchasers/Next year intendders who would consider Check'n Go for payday loan or cash advance, used Google in past 6 months, and would search Internet for payday loan or cash advance companies

	Orig- inal	Modi- fied
	Web- site	Web- site
Total (Grn) (Vio)		
Sponsored Links	51	42
(Net)	16.6	27.3
		5.8
		C

Payday Check to Go	29	29
(247-Payday-Loan.	9.4	18.8
com)		C

Payday Loans to	5	5
\$1,500 Overnight		
(DiscountAdvances.	1.6	3.2
com)		C

New Penny Stock	3	-
Soaring		
(PennyStockRadat.	1.0	1.9
com)		

Check City Payday	3	3
Loans (CheckCity.		
com)	1.0	1.9

Hot Penny Stocks		
Featured		
(UrgentStockBicks.	2	-
com)	0.6	1.3

Get a \$500 Payday	2	2
Loan (Fast-Funds-		
Online.com)	0.6	1.3

(sig=.05) (n\_k) columns tested BC

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